B1 (Official Form 1)(04/13)		4 6	٠					
	States Bank ddle District (ourt				Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Wasley, Robert Joseph	Middle):		Name	of Joint De	ebtor (Spouse)) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	3 years				used by the J maiden, and		in the last 8 years	
					0.0			10
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-7058	yer I.D. (ITIN)/Com	iplete EIN		our digits o than one, state		Individual-'I	Taxpayer I.D. (ITIN) No	o./Complete EIN
Street Address of Debtor (No. and Street, City, a 5800 9th Ave. Dr. West Bradenton, FL	and State):		Street	Address of	Joint Debtor	(No. and Str	eet, City, and State):	
		ZIP Code 34209	1					ZIP Code
County of Residence or of the Principal Place of Manatee	f Business:		Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from stre	eet address):		Mailin	g Address	of Joint Debte	or (if differer	nt from street address):	
	F	ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor		of Business					tcy Code Under Whic	·h
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Bu Single Asset R in 11 U.S.C. § Railroad Stockbroker Commodity Br	eal Estate as d 101 (51B)	efined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	☐ Ch of ☐ Ch	led (Check one box) napter 15 Petition for R a Foreign Main Procee napter 15 Petition for R a Foreign Nonmain Pro	ding ecognition
Chapter 15 Debtors	Other	4 E44					e of Debts	
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		the United State	es	defined "incurr	are primarily co I in 11 U.S.C. § ed by an indivi- onal, family, or l	nsumer debts, 101(8) as dual primarily	Debts busine	are primarily ess debts.
Filing Fee (Check one box Full Filing Fee attached Filing Fee to be paid in installments (applicable to attach signed application for the court's considerati	individuals only). Mus	t Del	otor is a sr otor is not	a small busi	debtor as defin	lefined in 11 U	C. § 101(51D). J.S.C. § 101(51D).	COLL
debtor is unable to pay fee except in installments. I Form 3A. Filing Fee waiver requested (applicable to chapter)	Rule 1006(b). See Offic	Check all	less than s	\$2,490,925 (e boxes:	amount subject		luding debts owed to insid on 4/01/16 and every thre	
attach signed application for the court's considerati		3B. Acc	ceptances	of the plan w	this petition. were solicited pr S.C. § 1126(b).	epetition from	one or more classes of cre	editors,
Statistical/Administrative Information Debtor estimates that funds will be available	for distribution to u	nsecured credi	itors			THIS	SPACE IS FOR COURT	USE ONLY
Debtor estimates that, after any exempt properthere will be no funds available for distribution	erty is excluded and	administrative		es paid,				
1- 50- 100- 200-	1,000- 5,001-		5,001-	50,001-	OVER			
Estimated Assets	5,000 10,000		0,000] 100,000,001	100,000 	100,000			
\$50,000 \$100,000 \$500,000 to \$1 million	to \$10 to \$50 million million	to \$100 to	\$500 nillion	to \$1 billion				
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 to \$10		100,000,001 \$500	\$500,000,001 to \$1 billion				

Case 8:14-bk-14039-RCT Doc 1 Filed 12/01/14 Page 2 of 46

BI (Official For	m 1)(04/13)		1 agt 2
Voluntar	Petition Name of Debtor(s): Wasley, Robert Joseph		
(This page mu	st be completed and filed in every case)		
*	All Prior Bankruptcy Cases Filed Within Last		
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
	nding Bankruptcy Case Filed by any Spouse, Partner, or		than one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is an indivi-	Exhibit B
forms 10K a pursuant to S	(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) (To be completed if debtor is an individual whose debts are primarily const. I, the attorney for the petitioner named in the foregoing petition, de have informed the petitioner that [he or she] may proceed under chapter in 12, or 13 of title 11, United States Code, and have explained the required by 11 U.S.C. §342(b).		med in the foregoing petition, declare that I he or she] may proceed under chapter 7, 11, Code, and have explained the relief available
☐ Exhibit	A is attached and made a part of this petition.	\mathbf{X} /s/ James D. Jackman,	
		Signature of Attorney for Debto James D. Jackman, Es	* * *
	Exh	ibit C	
	or own or have possession of any property that poses or is alleged to	pose a threat of imminent and identifi	able harm to public health or safety?
No.	Exhibit C is attached and made a part of this petition.		
	Exh	ibit D	
_	leted by every individual debtor. If a joint petition is filed, ea	-	ch a separate Exhibit D.)
	D completed and signed by the debtor is attached and made	a part of this petition.	
If this is a joi		and made a next of this notition	
☐ EXHIBIT	D also completed and signed by the joint debtor is attached a		
	Information Regardin (Check any ap	=	
•	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal a	ssets in this District for 180
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defer	ndant in an action or
	Certification by a Debtor Who Reside (Check all app		perty
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box check	ted, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)	<u> </u>	
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included with this petition the deposit with the after the filing of the petition.	•	-

B1 (Official Form 1)(04/13) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Robert Joseph Wasley

Signature of Debtor Robert Joseph Wasley

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 1, 2014

Date

Signature of Attorney*

X /s/ James D. Jackman, Esq.

Signature of Attorney for Debtor(s)

James D. Jackman, Esq. 521663

Printed Name of Attorney for Debtor(s)

James D. Jackman, P.A.

Firm Name

5008 Manatee Ave. W., Suite A Bradenton, FL 34209

Address

(941)747-9191 Fax: (941)747-1221

Telephone Number

December 1, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Wasley, Robert Joseph

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

T 7
X
Z3

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

v	

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Middle District of Florida

In re	Robert Joseph Wasley		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

1D (Official Form 1, Exhibit D) (12/09) - Cont. Page	e 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or	r
through the Internet.); Active military duty in a military combat zone.	
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Robert Joseph Wasley Robert Joseph Wasley	
Date: December 1, 2014	

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court Middle District of Florida

In re	Robert Joseph Wasley		Case No.	
-	<u> </u>	Debtor		
			Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	116,038.00		
B - Personal Property	Yes	3	15,266.55		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		221,977.15	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		21,319.40	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,872.27
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,193.44
Total Number of Sheets of ALL Schedu	ıles	17			
	T	otal Assets	131,304.55		
			Total Liabilities	243,296.55	

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court Middle District of Florida

In re	Robert Joseph Wasley		Case No.	
-	· · · ·	Debtor		
			Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	2,872.27
Average Expenses (from Schedule J, Line 22)	3,193.44
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,394.96

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		98,465.15
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		21,319.40
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		119,784.55

Case 8:14-bk-14039-RCT Doc 1 Filed 12/01/14 Page 8 of 46

B6A (Official Form 6A) (12/07)

Bradenton, FL 34209

In re	Robert Joseph Wasley		Case No.
-		Dehtor,	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Amount of Description and Location of Property Property, without Interest in Property Joint, or Secured Claim Deducting any Secured Claim or Exemption Community Fee simple 116,038.00 214,503.15 Homestead: 5800 9th Ave. Dr. West

Sub-Total > **116,038.00** (Total of this page)

Total > **116,038.00**

B6B (Official Form 6B) (12/07)

In re	Robert Joseph Wasley	Case No.	
		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	On person	-	20.00
2.	Checking, savings or other financial	Bank of America Checking Account No. 9828	-	399.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Bank of America Savings Account No.5807	-	26.55
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	sofa, end table, chair, ottoman, bed, dresser, nighstand, stereo, stove, microwave, refrigerator, dishwasher	н	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Misc. Books and Pictures	-	20.00
6.	Wearing apparel.	misc. wearing apparel	-	50.00
7.	Furs and jewelry.	chain	-	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	misc. golf clubs, fishing pole, camping equipment	-	100.00
	and other nobby equipment.	leaf blower, hand tools, power tools	-	60.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total > 1,275.55 (Total of this page)

² continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	Robert Joseph Wasley	Case No	

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(°	Sub-Total of this page)	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	Robert Joseph Wasley	Case No
_		

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	٧	2008 Nissan Frontier /IN: 1N6AD06U180405097 /lileage: 109191	-	11,491.00
26.	Boats, motors, and accessories.		988 AKM Answer 20"10" Iull No.: FL9956FW	-	2,500.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 13,991.00 | | (Total of this page) | Total > 15,266.55 |

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re	Robert Joseph Wasley	Case No.
_	<u> </u>	;

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3)	☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafted with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Homestead: 5800 9th Ave. Dr. West Bradenton, FL 34209	Fla. Const. art. X, § 4(a)(1); Fla. Stat. Ann. §§ 222.01 & 222.02	0.00	116,038.00
Cash on Hand On person	Fla. Const. art. X, § 4(a)(2)	20.00	20.00
Checking, Savings, or Other Financial Accounts, (Bank of America Checking Account No. 9828	Certificates of Deposit Fla. Const. art. X, § 4(a)(2)	399.00	399.00
•			
Bank of America Savings Account No.5807	Fla. Const. art. X, § 4(a)(2)	26.55	26.55
Household Goods and Furnishings sofa, end table, chair, ottoman, bed, dresser, nighstand, stereo, stove, microwave, refrigerator, dishwasher	Fla. Const. art. X, § 4(a)(2)	484.45	500.00
Books, Pictures and Other Art Objects; Collectible Misc. Books and Pictures	e <u>s</u> Fla. Const. art. X, § 4(a)(2)	20.00	20.00
Wearing Apparel misc. wearing apparel	Fla. Const. art. X, § 4(a)(2)	50.00	50.00
<u>Furs and Jewelry</u> chain	Fla. Const. art. X, § 4(a)(2)	0.00	100.00
Firearms and Sports, Photographic and Other Holmisc. golf clubs, fishing pole, camping equipment	oby Equipment Fla. Const. art. X, § 4(a)(2)	0.00	100.00
leaf blower, hand tools, power tools	Fla. Const. art. X, § 4(a)(2)	0.00	60.00
Automobiles, Trucks, Trailers, and Other Vehicles 2008 Nissan Frontier VIN: 1N6AD06U180405097 Mileage: 109191	Fla. Stat. Ann. § 222.25(1)	1,000.00	11,491.00
Boats, Motors and Accessories 1988 AKM Answer 20"10" Hull No.: FL9956FW	Fla. Const. art. X, § 4(a)(2)	0.00	2,500.00

Total:	2.000.00	131.304.55

B6D (Official Form 6D) (12/07)

In re	Robert Joseph Wasley		Case No.	
-		Debtor	-,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_	_				, ,		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LIQU	I S P U T	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx9690			First Mortgage	T	E			
Bank of America c/o Green Tree Servicing 345 St. Peter St. Saint Paul, MN 55102		-	Homestead: 5800 9th Ave. Dr. West Bradenton, FL 34209		D			
			Value \$ 116,038.00				214,503.15	98,465.15
Account No. xxxxxx7280						П		
Elizabeth R. Wellborn, P.A. Jacqueline Gardiner, Esq. 350 Jim Moran Blvd., Ste 100 Deerfield Beach, FL 33442			Representing: Bank of America				Notice Only	
	L		Value \$					
Account No. xxxxx7038 GM Financial Po Box 181145 Arlington, TX 76096		_	2008 Nissan Frontier VIN: 1N6AD06U180405097 Mileage: 109191				7.474.00	
A	╀	╀	Value \$ 11,491.00	┝	H	Н	7,474.00	0.00
Account No.			Value \$					
continuation sheets attached			(Total of t	Subt his j			221,977.15	98,465.15
			(Report on Summary of Sc		ota lule		221,977.15	98,465.15

B6E (Official Form 6E) (4/13)

•		
In re	Robert Joseph Wasley	Case No
-	· · ·	Debtor ,

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re	Robert Joseph Wasley	Case No.	_	
		Debtor	_,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	Sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNL QU L DAT	ן ן	U T F	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx3108			Charge Account	Ť	T E D			
Advanta 11850 S. Election Dr Draper, UT 84020		-			D			3,582.00
Account No. xxxxx1449		П	Medical	T	T	T	7	
Blake Medical Center PO Box 9060 Clearwater, FL 33758		-	Decument Conital Comings					1,394.12
Account No. xxxxxxxxxxx1031 Capital Management 726 Exchange Street Suite 700 Buffalo, NY 14210		-	Resurgent Capital Services					
Bullaio, NT 14210								747.28
Account No. xxxx6278 Northland Group PO Box 390846 Minneapolis, MN 55439			Representing: Capital Management					Notice Only
_3 continuation sheets attached			(Total of t	Subt)	5,723.40

B6F (Official Form 6F) (12/07) - Cont.

In re	Robert Joseph Wasley	Case	e No
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS	CODEBT	H	sband, Wife, Joint, or Community	CON	U N L	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	E B T O R	C A	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGENT	I QU I DA	SPUTED	AMOUNT OF CLAIM
Account No. xxxxx5217				Ť	TED	D	
Resurgent Capital Services 15 S. Main St., Suite 600 Greenville, SC 29601			Representing: Capital Management				Notice Only
Account No. xxxx8288			Collection Attorney Suncoast Dentistry B				
Choice Recovery 1550 Old Henderson Rd St Columbus, OH 43220		-					
							58.00
Account No. xxxxxxxxxxxxxxx5990 Concentricrm Po Box 55098 Houston, TX 77255	-	-	Collection Med1 02 Park South I				
			OF Manage Bank Mides				1,377.00
LVNV Funding Llc PO Box 10497 Greenville, SC 29603	-	_	GE Money Bank Midas				803.00
Account No. xxxxxxxxxxxx1031	T	T		T			
Capital Management Services, LP 698 S. Ogden Street Buffalo, NY 14206-2317			Representing: LVNV Funding Llc				Notice Only
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of				Sub			2,238.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	1118	pag	(C)	I

B6F (Official Form 6F) (12/07) - Cont.

In re	Robert Joseph Wasley	Case No	
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Ηι	sband, Wife, Joint, or Community	Ç	Ü	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I DATE	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx1016			Opened 8/01/13 Last Active 4/01/13	Т	ΙE		
Mbb 1460 Renaissance Dr Park Ridge, IL 60068		-	Collection Attorney Ssswr Assoc. Mds		D		265.00
Account No. xxxxxx8737			Beneficial				
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		-					
							7,328.00
Account No. xxxxx3936					Г		
Asset Acceptance, LLC P O Box 2036 Warren, MI 48090-2036			Representing: Midland Funding				Notice Only
Account No. xxxxxx7099			Target National Bank				
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		-					2,344.00
Account No. xxxxxx7099	T			T	Г		
MCM Dept. 12421 PO Box 603 Oaks, PA 19456			Representing: Midland Funding				Notice Only
Sheet no. 2 of 3 sheets attached to Schedule of			2	Subt	tota	.1	9,937.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	3,337.00

B6F (Official Form 6F) (12/07) - Cont.

In re	Robert Joseph Wasley	Case No	
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Ηι	sband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NGENT	LIQU	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxx9953			GE Bank	'	Ę		
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		-			D		1,985.00
Account No. xxxxxx0717			GE Money Bank				
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		-					478.00
Account No. xxxx4743	t		Medical		H	H	
Pointe Emergency Physicians 6015 Pointe West Blvd Bradenton, FL 34209		-					
							921.00
Account No. xxx5099			Collection Attorney Manatee County Publi				
Unique National Collec 119 E Maple St Jeffersonville, IN 47130		-					
							37.00
Account No.	Γ	Ī					
Sheet no. 3 of 3 sheets attached to Schedule of		•		Sub	tota	ıl	2 424 00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	3,421.00
					Γota		21,319.40
			(Report on Summary of Se	chec	dule	es)	21,319.40

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B6G (Official Form 6G) (12/07)

In re	Robert Joseph Wasley	Case No.	
_		,	
		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Case 8:14-bk-14039-RCT Doc 1 Filed 12/01/14 Page 20 of 46

B6H (Official Form 6H) (12/07)

In re	Robert Joseph Wasley	Case No.	
_		,	
		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Fill	in this information to identify your o	ase:								
Del	otor 1 Robert Jose	ph Wasley			_					
_	otor 2 ouse, if filing)				_					
Uni	ted States Bankruptcy Court for the	: MIDDLE DISTRICT C	F FLORIDA							
	se number nown)		-				nende pleme	nt showir	ng post-petitio	•
\bigcirc	fficial Form B 6I								following date	:
	chedule I: Your Inc	ome				MM /	DD/ Y	YYY		12/13
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	ır spouse is not filing w	ith you, do not incl	ude infor	mati	on about yo	ur spc	ouse. If n	nore space is	needed,
1.	Fill in your employment information.		Debtor 1			De	btor 2	or non-f	filing spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed □ Not employed				Emplo Not er	yed nployed		
	employers.	Occupation	Kitchen Manag							
	Include part-time, seasonal, or self-employed work.	Employer's name	Bridge Tender	Inn						
	Occupation may include student or homemaker, if it applies.	Employer's address	135 Bridge St. Bradenton Bea	ach, FL 3	421	7				
		How long employed t	here? 4 mon	ths						
Pai	t 2: Give Details About Mo	nthly Income								
	mate monthly income as of the duse unless you are separated.		you have nothing to	report for	any	line, write \$0	in the	space. I	nclude your n	on-filing
-	u or your non-filing spouse have m e space, attach a separate sheet to		ombine the informati	ion for all	empl	oyers for that	t perso	on on the	lines below. I	f you need
						For Debtor	1		ebtor 2 or ling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	2,794	1.96	\$	N/A	-
3.	Estimate and list monthly over	ime pay.		3.	+\$	C	0.00	+\$	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	2,794.9	6	\$	N/A	

Debt	tor 1	Robert Joseph Wasley	_	Case r	number (if known)			
				For	Debtor 1		ebtor 2 or ling spouse	
	Сор	y line 4 here	4.	\$	2,794.96	\$	N/A	
5.	List	all payroll deductions:						
	5a. 5b. 5c. 5d. 5e. 5f.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues	5a. 5b. 5c. 5d. 5e. 5f. 5g.	\$	522.69 0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$	N/A N/A N/A N/A N/A N/A	
	5h.	Other deductions. Specify:	5h.+	\$		+ \$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	522.69	\$	N/A	
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,272.27	\$	N/A	
8.	8b. 8c. 8d. 8e. 8f.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a depender regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8c. 8d. 8e.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00	\$\$ \$\$ \$\$	N/A N/A N/A N/A N/A	
	8h.	Other monthly income. Specify: Housheold Contribution	8h.+	\$	600.00	+ \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	600.00	\$	N/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	2	+ \$_		N/A = \$	2,872.27
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedu ade contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are notify:	ur depen				hedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The re that amount on the Summary of Schedules and Statistical Summary of Certies					12. \$Combin	2,872.27
13.	Do y	you expect an increase or decrease within the year after you file this form No. Yes Explain:	m?					income

Fill	in this informa	ition to identify yo	our case:					
Deb	otor 1	Robert Jose	ph Wasle	ey		_	eck if this is:	
Deb	otor 2						An amended filing A supplement sho	wing post-petition chapter
(Sp	ouse, if filing)					_		the following date:
Unit	ted States Bankr	uptcy Court for the:	MIDDLE	E DISTRICT OF FLORIDA	<u> </u>		MM / DD / YYYY	
Cas	se number							or Debtor 2 because Debto
(If k	nown)			·			2 maintains a sepa	arate household
O	fficial Fo	rm B 6J						
		J: Your	_ Expen	ises				12/1
Be	as complete a	and accurate as	s possible. eded, atta	If two married people a ch another sheet to this				
Par		ibe Your House	hold					
1.	Is this a joir							
	■ No. Go to		in a senar	ate household?				
	□ 103. D00		iii a sepaii	ate nousenoia:				
			st file a sep	parate Schedule J.				
2.	Do you have	e dependents?	□ No					
	Do not list D		Yes.	Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
	Do not state dependents'				Son		13	□ No ■ Yes
					Daughter		14	□ No ■ Yes
							_	□ No
								☐ Yes
								□ No □ Yes
3.	expenses o	penses include f people other t d your depende	han 🗖	No Yes				
		ate Your Ongoi						
exp				uptcy filing date unless y y is filed. If this is a sup				of the form and fill in the
the		h assistance an		government assistance cluded it on Schedule I:			Your exp	penses
4.	The rental of	•		ses for your residence.	Include first mortgage	e 4.	\$	866.44
	If not includ	led in line 4:	-					
	4a. Real e	estate taxes				4a.	\$	0.00
		rty, homeowner's	s, or renter	's insurance		4a. 4b.	·	0.00
	4c. Home	maintenance, re	pair, and ι	ıpkeep expenses		4c.		100.00
_		owner's associa				4d.	·	0.00
5	Additional r	martaaaa navm	ante tor vo	our residence , such as ho	ancol villing amo	5	*	0.00

Debtor 1 Robert Joseph Wasley	1	Case numb	er (if known)	-
6. Utilities:				
6a. Electricity, heat, natural gas	S	6a.	\$	120.00
6b. Water, sewer, garbage coll			\$	75.00
	ernet, satellite, and cable services		\$	55.00
6d. Other. Specify:	,,		\$	0.00
7. Food and housekeeping suppli	 es		\$	800.00
B. Childcare and children's educa			\$	0.00
 Clothing, laundry, and dry clear 			\$	75.00
0. Personal care products and ser	_		\$	75.00
Medical and dental expenses	VICES		\$ \$	
 Transportation. Include gas, mai 	intenance, bus or train fore	11.	Ψ	50.00
Do not include car payments.	interiarice, bus of train rare.	12.	\$	525.00
	n, newspapers, magazines, and books	13.	\$	0.00
4. Charitable contributions and re		14.	\$	100.00
5. Insurance.	· ·			100.00
	ed from your pay or included in lines 4 or 20.			
15a. Life insurance		15a.	\$	0.00
15b. Health insurance		15b.	\$	0.00
15c. Vehicle insurance		15c.	\$	75.00
15d. Other insurance. Specify:		15d.	\$	0.00
6. Taxes. Do not include taxes dedu	ucted from your pay or included in lines 4 or 20.			
Specify:		16.	\$	0.00
7. Installment or lease payments:		<u>_</u>		
17a. Car payments for Vehicle 1		17a.	\$	277.00
17b. Car payments for Vehicle 2	<u>!</u>	17b.	\$	0.00
17c. Other. Specify:		17c.	\$	0.00
17d. Other. Specify:		17d.	\$	0.00
	ntenance, and support that you did not repo		*	0.00
deducted from your pay on line	5, Schedule I, Your Income (Official Form 6	<i>)</i> ·	\$	0.00
	upport others who do not live with you.		\$	0.00
Specify:	at brahadad bulliana A au F at this famous and	19.		
	ot included in lines 4 or 5 of this form or on			0.00
20a. Mortgages on other propert20b. Real estate taxes	.y	20a.		0.00
	rantaria inauranaa	20b.	·	0.00
20c. Property, homeowner's, or		20c.		0.00
20d. Maintenance, repair, and up		20d.	·	0.00
20e. Homeowner's association of	or condominium dues	20e.	·	0.00
Other: Specify:		21	+\$	0.00
2. Your monthly expenses. Add lin	nes 4 through 21.	22.	\$	3,193.44
The result is your monthly expens			·	
3. Calculate your monthly net inco		_		
•	ed monthly income) from Schedule I.	23a.	\$	2,872.27
23b. Copy your monthly expense		23b.	-\$	3,193.44
		г		
23c. Subtract your monthly expe	enses from your monthly income.		•	•••
The result is your monthly i		23c.	\$	-321.17
For example, do you expect to finish pa modification to the terms of your mortga	ecrease in your expenses within the year after a graph and the year or do you expect you age?	er you file this our mortgage pay	form? ment to increas	e or decrease because of a
No.				
☐ Yes.				
Explain:				

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Middle District of Florida

In re	Robert Joseph Wasley			Case No.	
			Debtor(s)	Chapter	13
	DECLARATION C	ONCERN	ING DEBTOR'S SC	HEDUL	ES
	DECLARATION UNDER I	PENALTY (OF PERJURY BY INDIVI	DUAL DEF	BTOR
	I declare under penalty of perjury the sheets, and that they are true and correct to the sheets.				es, consisting of19
Date	December 1, 2014	Signature	/s/ Robert Joseph Wasley Robert Joseph Wasley Debtor	еу	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Middle District of Florida

In re	Robert Joseph Wasley		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$22,470.18 2014 YTD: Debtor Employment Income \$34,294.00 2013: Debtor Employment Income \$46,107.00 2012: Debtor Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$1,925.00 2013: Debtor Unemployment

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT

PAID OR

VALUE OF

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ **TRANSFERS** TRANSFERS

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

AMOUNT STILL

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

CAPTION OF SUIT COURT OR AGENCY NATURE OF STATUS OR AND CASE NUMBER **PROCEEDING** AND LOCATION DISPOSITION Bank of America, N.A, vs. Robert J. Wasley Foreclosure Circuit Civil Court, Twelfth Judicial **Judgment** Case No. 2012 CA 7280 Circuit, Manatee County, Florida

Countrywide Home Loans Servicing, LP Civil Circuit Civil, Twelfth Judicial Circuit, ManateeCounty, Florida

Case No. 2009 CA 4584

Reopened

filed.)

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

James D. Jackman, P.A. 5008 Manatee Ave. W., Suite A Bradenton, FL 34209 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$1,752.00 Attorney Fees \$ 310.00 Filing Fees \$ 38.00 Credit Report \$2,348.00 In Plan

4

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

DATE OF

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

ENVIRONMENTAL

18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS **ENDING DATES**

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 1, 2014

Signature /s/ Robert Joseph Wasley
Robert Joseph Wasley
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Middle District of Florida

	M	iddle District	of Florida			
In re	Robert Joseph Wasley		Case No.			
		Deb	cor(s) Chapter	13		
			O CONSUMER DEBTOR BANKRUPTCY CODE	.(S)		
Code.	I (We), the debtor(s), affirm that I (we) have re	Certification (eceived and rea	1 2 00001	y § 342(b) of the Bankruptcy		
Rober	t Joseph Wasley	X	/s/ Robert Joseph Wasley	December 1, 2014		
Printed	d Name(s) of Debtor(s)	•	Signature of Debtor	Date		
Case N	No. (if known)	X				
			Signature of Joint Debtor (if any)	Date		

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Middle District of Florida

In re	Robert Joseph Wasley	Debtor(s)	Case No. Chapter	13
	VEDIFIC	CATION OF CREDITOR 1	MATRIY	
	VERIFIC	CATION OF CREDITOR	WIATKIA	
VERIFICATION OF CREDITOR MATRIX The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge. Date: December 1, 2014 /s/ Robert Joseph Wasley Robert Joseph Wasley			of his/her knowledge.	
Date:	December 1, 2014			
		Robert Joseph Wasley Signature of Debtor		

Robert Joseph Wasley 5800 9th Ave. Dr. West Bradenton, FL 34209 Concentricrm Po Box 55098 Houston, TX 77255 Resurgent Capital Services 15 S. Main St., Suite 600 Greenville, SC 29601

James D. Jackman, Esq. James D. Jackman, P.A. 5008 Manatee Ave. W., Suite A Bradenton, FL 34209

Elizabeth R. Wellborn, P.A. Jacqueline Gardiner, Esq. 350 Jim Moran Blvd., Ste 100 Deerfield Beach, FL 33442 Unique National Collec 119 E Maple St Jeffersonville, IN 47130

Asset Acceptance, LLC P O Box 2036 Warren, MI 48090-2036 GM Financial Po Box 181145 Arlington, TX 76096

Advanta 11850 S. Election Dr Draper, UT 84020 LVNV Funding Llc PO Box 10497 Greenville, SC 29603

Bank of America c/o Green Tree Servicing 345 St. Peter St. Saint Paul, MN 55102 Mbb 1460 Renaissance Dr Park Ridge, IL 60068

Blake Medical Center PO Box 9060 Clearwater, FL 33758 MCM Dept. 12421 PO Box 603 Oaks, PA 19456

Capital Management 726 Exchange Street Suite 700 Buffalo, NY 14210 Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

Capital Management Services, LP 698 S. Ogden Street Buffalo, NY 14206-2317 Northland Group PO Box 390846 Minneapolis, MN 55439

Choice Recovery 1550 Old Henderson Rd St Columbus, OH 43220 Pointe Emergency Physicians 6015 Pointe West Blvd Bradenton, FL 34209

United States Bankruptcy Court Middle District of Florida

In re	Robert Joseph Wasley		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE	OF COMPENSATION OF ATTOR	RNEY FOR DE	BTOR(S)
	compensation paid to me within one y	nkruptcy Rule 2016(b), I certify that I am the atto ear before the filing of the petition in bankruptcy, in contemplation of or in connection with the ban	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed	o accept	\$	4,100.00
	Prior to the filing of this statemer	t I have received	\$	1,752.00
	Balance Due		\$	2,348.00
2.	The source of the compensation paid t	o me was:		
	■ Debtor □ Other (spe	cify):		
3.	The source of compensation to be paid	to me is:		
	■ Debtor □ Other (spe	cify):		
4.	■ I have not agreed to share the above	ve-disclosed compensation with any other person	unless they are memb	pers and associates of my law firm.
		isclosed compensation with a person or persons with a list of the names of the people sharing in the		
5.	In return for the above-disclosed fee,	have agreed to render legal service for all aspects	s of the bankruptcy ca	ase, including:
	 b. Preparation and filing of any petitic. c. Representation of the debtor at the d. [Other provisions as needed] Negotiations with secure reaffirmation agreements 	tuation, and rendering advice to the debtor in detection, schedules, statement of affairs and plan which meeting of creditors and confirmation hearing, and creditors to reduce to market value; exects and applications as needed; preparation to of liens on household goods.	may be required; and any adjourned hear emption planning;	rings thereof;
6.	By agreement with the debtor(s), the a Representation of the de any other adversary production.	bove-disclosed fee does not include the following btors in any dischargeability actions, judiceeding.	service: cial lien avoidance	es, relief from stay actions or
		CERTIFICATION		
	I certify that the foregoing is a comple bankruptcy proceeding.	te statement of any agreement or arrangement for	payment to me for re	presentation of the debtor(s) in
Date	d: December 1, 2014	/s/ James D. Jack	rman, Esq.	
	·	James D. Jackma James D. Jackma 5008 Manatee Avo Bradenton, FL 34	an, Esq. 521663 an, P.A. e. W., Suite A 209	
		(941)747-9191 Fa	ax: (941)747-1221	

Case 8:14-bk-14039-RCT Doc 1 Filed 12/01/14 Page 40 of 46

B 22C (Official Form 22C) (Chapter 13) (04/13)

In re	Robert Joseph Wasley	According to the calculations required by this statement:
	Debtor(s)	■ The applicable commitment period is 3 years.
Case N		☐ The applicable commitment period is 5 years.
	(If known)	☐ Disposable income is determined under § 1325(b)(3).
		■ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Par	t I.	REPORT OF IN	CON	ΛE				
	Mari	tal/filing status. Check the box that applies a	nd c	complete the balance	ce of	this part of this state	ment	as directed.		
1	a. ■ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. □ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.									
	All fig	gures must reflect average monthly income re-	ceiv	red from all source	s, de	rived during the six		Column A		Column B
	calend	dar months prior to filing the bankruptcy case	, en	ding on the last day	y of	the month before				
		ling. If the amount of monthly income varied			, you	must divide the		Debtor's Income		Spouse's Income
	six-m	onth total by six, and enter the result on the a	ppro	opriate line.				mcome		Hicome
2	Gross	s wages, salary, tips, bonuses, overtime, con	nmi	ssions.			\$	2,794.96	\$	
3	enter profes numb	the difference in the appropriate column(s) of ssion or farm, enter aggregate numbers and prer less than zero. Do not include any part of action in Part IV.	Lir	ne 3. If you operate de details on an att	mo	re than one business, nent. Do not enter a				
		T		Debtor		Spouse				
	a.	Gross receipts	\$	0.00						
	b.	Ordinary and necessary business expenses	\$	0.00			_		_	
	c.	Business income	Su	btract Line b from	Line	e a	\$	0.00	\$	
4	part o	propriate column(s) of Line 4. Do not enter a of the operating expenses entered on Line b	as \$	Debtor 0.00	rt IV					
	b.	Ordinary and necessary operating expenses	\$	0.00			ф	0.00	Ф	
	c.	Rent and other real property income	St	ubtract Line b from	Lin	e a	\$	0.00	\$	
5	Inter	est, dividends, and royalties.					\$	0.00	\$	
6	Pensi	on and retirement income.					\$	0.00	\$	
7	exper purpo debto	mounts paid by another person or entity, on see of the debtor or the debtor's dependent ose. Do not include alimony or separate main r's spouse. Each regular payment should be re in Column A, do not report that payment in C	s, in tena por	ncluding child sup ance payments or a ted in only one col	por mou	t paid for that nts paid by the	\$	0.00	\$	
8	Howe benef	polyment compensation. Enter the amount in ever, if you contend that unemployment competit under the Social Security Act, do not list the but instead state the amount in the space belo	ensa e an	ation received by y	ou o	r your spouse was a				
	Uner	mployment compensation claimed to								

international or domestic terrorism. Debtor Spouse	9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of				
Rousehold Contribution S 600.00 S Subtotal. Add Lines 2 thru 9 in Column B, and, if Column B is completed, add Lines 2 through 9 S 3,394.96 S		international or domestic terrorism.				
Subtotal. Add Lines 2 thru 9 in Column B, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(5). Total. If Column B has been completed, add Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount foron Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount foron Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column B has not been completed, enter the amount from Line 10, Column B has not been completed. The column B has not been completed, enter the amount from Line 11 Subtract Line 13 through the column B has not been completed, enter on Line 13 through the column B has not been completed, enter on Line 13 through the column B has not been column to the column that calculation of the column that the calculation that the c		a. Household Contribution \$ 600.00 \$				
in Column B. Enter the total(s). Total I. Column B bas been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.			600.00	\$		
Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD Enter the amount from Line 11 S 3,394.96	10		3,394.96	\$		
Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the obbtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result. Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result. Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy count.) a. Enter debtor's state of residence: FL b. Enter debtor's household size: 3 \$ 54,742.00	11			3,394.96		
Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10. Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. S		Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIO	D			
calculation of the commitment period under \$ 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the income listed in Line 10. Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. S	12	Enter the amount from Line 11	\$	3,394.96		
Total and enter on Line 13 S 0.00	13	calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.				
Total and enter on Line 13 \$ 0.00 14 Subtract Line 13 from Line 12 and enter the result. \$ 3,394.96 15 Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result. \$ 40,739.52 Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: FL b. Enter debtor's household size: 3 \$ 54,742.00 Application of § 1325(b)(4). Check the applicable box and proceed as directed. The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement. Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME Benter the amount from Line 11. \$ 3,394.96 Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. [a.						
Subtract Line 13 from Line 12 and enter the result. Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result. Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: FL b. Enter debtor's household size: 3 \$ 54,742.00 Application of § 1325(b)(4). Check the applicable box and proceed as directed. The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement. Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME Benter the amount from Line 11. Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. a.			\$	0.00		
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information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: FL b. Enter debtor's household size: 3 \$ 54,742.00 Application of § 1325(b)(4). Check the applicable box and proceed as directed. The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement. Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME Better the amount from Line 11. Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. S	15		12 and			
Application of § 1325(b)(4). Check the applicable box and proceed as directed. The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement. Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME Enter the amount from Line 11. \$ 3,394.96 Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. [a.	16		e. (This			
The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement. Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME Better the amount from Line 11. Says 3,394.96 Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. Between the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. Between the provided in Line 19. Compared to the spouse's 1325(b)(2) for the other lines between the second in the period is 3 years" at the top of page 1 of this statement. Decrease the top of page 1 of this statement and continue to the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement. Says 3,394.96		a. Enter debtor's state of residence: FL b. Enter debtor's household size: 3	\$	54,742.00		
Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. a.	17	 ■ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at top of page 1 of this statement and continue with this statement. □ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" 				
Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. a.			OME			
any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. a.	18			3,394.96		
Total and enter on Line 19. \$ 0.00	19	any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. a. \$ b. \$ \$				
φ 0.00			¢	0.00		
	20					

3

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.				\$	40,739.52		
22	Applicable median family income. Enter the amount from Line 16.				\$	54,742.00		
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. ☐ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is deterr 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. ☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Pa				t deter	mined under §		
	102				DEDUCTIONS FR			.,
					ds of the Internal Revo			
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the				\$			
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of person who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.					ional Standards for lable at icable number of persons o are 65 years of age or gory that would currently tional dependents whom and enter the result in nd enter the result in Line		
	Person	ns under 65 years of age		Pers	ons 65 years of age or ol	der		
	a1.	Allowance per person		a2.	Allowance per person			
	b1.	Number of persons		b2.	Number of persons			
	c1.	Subtotal		c2.	Subtotal		\$	
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$			
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.							
	a. IRS Housing and Utilities Standards; mortgage/rent expense \$ b. Average Monthly Payment for any debts secured by your							
	home, if any, as stated in Line 47						Φ.	
		Net mortgage/rental expens			Subtract Line b f		\$	
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:				\$			

27A	Local Standards: transportation; vehicle operation/public transpo expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expensincluded as a contribution to your household expenses in Line 7. □ 0 If you checked 0, enter on Line 27A the "Public Transportation" amount Transportation. If you checked 1 or 2 or more, enter on Line 27A the		
	Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/	\$	
27B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that your public transportation expenses, enter on Line 27B the "Public Tr Standards: Transportation. (This amount is available at www.usdoj.gc court.)	\$	
	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owners vehicles.) □ 1 □ 2 or more.		
28	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 1, as stated in Lithe result in Line 28. Do not enter an amount less than zero.		
	a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle	\$	
	b. 1, as stated in Line 47	\$	
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
29	Local Standards: transportation ownership/lease expense; Vehicle the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 2, as stated in Little result in Line 29. Do not enter an amount less than zero.		
	a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle	\$	
	b. 2, as stated in Line 47	\$	
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
30	Other Necessary Expenses: taxes. Enter the total average monthly estate, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sales	come taxes, self employment taxes, social	\$
31	Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as voluntary deductions.	\$	
32	Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. Do not include premiums for insurance any other form of insurance.	\$	
33	Other Necessary Expenses: court-ordered payments. Enter the total pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49.	\$	
34	Other Necessary Expenses: education for employment or for a phythetotal average monthly amount that you actually expend for educate education that is required for a physically or mentally challenged depoproviding similar services is available.	\$	
35	Other Necessary Expenses: childcare. Enter the total average mont childcare - such as baby-sitting, day care, nursery and preschool. Do	\$	
36	Other Necessary Expenses: health care. Enter the total average mo health care that is required for the health and welfare of yourself or yoursurance or paid by a health savings account, and that is in excess of include payments for health insurance or health savings accounts.	\$	

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37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.			
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$		
	Subpart B: Additional Living Expense Deductions			
	Note: Do not include any expenses that you have listed in Lines 24-37			
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.			
39	a. Health Insurance \$			
	b. Disability Insurance \$			
	c. Health Savings Account \$			
	Total and enter on Line 39	\$		
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$			
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$		
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$		
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$		
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$		
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$		
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.			
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$		

		Subpart C: Deductions for D	ebt Payment					
47	Future payments on secured cl own, list the name of creditor, id check whether the payment inclu- scheduled as contractually due to case, divided by 60. If necessary Payments on Line 47.							
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance				
	a.		\$ Total: Add Line	□yes □no	 \$			
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in							
	Name of Creditor a.	Property Securing the Debt	1/60th o	of the Cure Amount				
			Ψ	Total: Add Lines	\$			
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33. Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.							
50	a. Projected average month b. Current multiplier for your issued by the Executive information is available the bankruptcy court.) c. Average monthly admin	\$						
51	Total Deductions for Debt Pays	ment. Enter the total of Lines 47 through	50.		\$			
		Subpart D: Total Deductions	from Income					
52	Total of all deductions from inc	come. Enter the total of Lines 38, 46, and	51.		\$			
	Part V. DETER	MINATION OF DISPOSABLE	INCOME UNI	DER § 1325(b)(2)			
53	Total current monthly income. Enter the amount from Line 20.							
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.				\$			
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).				\$			
56	1	under § 707(b)(2). Enter the amount fro			\$			

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	Deduction for special circumstances. If there are special circumstances is no reasonable alternative, describe the special circumstant If necessary, list additional entries on a separate page. Total the oprovide your case trustee with documentation of these expenses of the special circumstances that make such expense necessary.	ow. nust	
57	Nature of special circumstances Amount of Expense		
	a.	\$	
	b.	\$	
	c.	\$	
		Total: Add Lines	\$
58	Total adjustments to determine disposable income. Add the a result.	he \$	
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Lin	\$	
	Part VI. ADDITIONAL	L EXPENSE CLAIMS	
	Other Expenses. List and describe any monthly expenses, not of you and your family and that you contend should be an addition 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a sepeach item. Total the expenses.	me under §	
60	Expense Description	Monthly Amo	ount
	a.	\$	
	b.	\$	
	c.	\$	
	d.	\$	
	Total: Add Lines	a, b, c and d \$	
	Part VII. VER	RIFICATION	
61	I declare under penalty of perjury that the information provided in must sign.) Date: December 1, 2014	a joint case, both debtors	
01	·	Robert Joseph Wasle	
		(Debtor)	